

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

In re

Case No.

Debtor(s).

REAFFIRMATION AGREEMENT

The undersigned debtor(s) hereby reaffirm that a debt dated the _____ day of _____, 20____, owing to: _____
_____ in the principal amount of \$_____, which debt is secured by collateral described as: _____,
and on which monthly payments are \$_____. The annual rate of interest to be paid is _____%, and the number of payments remaining are _____.

The undersigned debtor(s) do hereby assert that they understand that monthly payments must be paid on time and that failure to do so may result in default and repossession as the same is set forth in the agreement of the parties.

Debtor(s) further assert that they have been advised that the agreement may be rescinded by Debtor(s) at any time prior to discharge or within sixty (60) days after it is filed with the Court, whichever occurs later, by giving notice of rescission to Creditor.

Execution on this _____ day of _____, 20____.

Witness the following signatures and seals:

_____(Seal)
Debtor

_____(Seal)
Debtor

_____(Seal)
Creditor

DECLARATION OF ATTORNEY

I hereby declare that I represented the Debtor(s) during the negotiation of this Agreement, and it represents a fully informed and voluntary agreement by the Debtor(s) and does not impose an undue hardship on Debtor(s) or a dependent of Debtor(s).

Date:

Counsel for Debtor(s)